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Supplementary Material

THE TAX INDEXING SIMULATOR (TISIM)

Preliminary

Harry R. Newton

May 1974

Taxation and Fiscal Policy Branch
Ministry of Treasury, Economics and
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PREFACE

This paper documents The Tax Indexing Simulator (TISIM), the computer model used to measure the effects of indexing the personal income tax system. The model was used to examine this structural change in the tax system on current and projected future incomes for different rates of inflation and rates of taxfiler growth. The results of this study are presented in Staff Paper, The Dynamic Impact of Indexing the Personal Income Tax, Ontario Tax Studies 9.

This version of the model, developed by Harry R. Newton, represents the first stage in the application of a model designed specifically to test the effects of indexing. Further refinements have been developed and will be documented as research is published and as more complete and up to date data become available. Assistance in the preparation of the input data routines is acknowledged to Allen Berg of Computer Sciences Canada Ltd.

Contributions to the process of updating and improving the methodology of the model described here are welcomed.

B. Jones
Director
Taxation and Fiscal Policy Branch

B.A.R. Hull

May 1974

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The Tax Indexing Simulator (TISIM)

The Tax Indexing Simulator (TISIM) is a micro-simulation computer model designed to produce estimates of the dynamic revenue impact of indexing the personal income tax. TISIM takes as its input a scientific sample of 1972 income tax returns for Ontario and generates tabular statistical and demographic information showing provincial and federal revenues with and without indexing and the incidence of indexing for different income groups.

The use of 1972 preliminary data has the major advantage of applying the actual tax structure reforms which came into effect for the first time in 1972. The tax structure simulation is thus confined to post-tax reform changes introduced by the federal government, including: the 1973 increase in the single, married and aged exemptions, the new Family Allowance payments and taxation and indexing of these payments, the increase in U.I.C. premiums from January, 1974, and changes in CPP contributions.

For the comparisons in this study, the tax structure before indexing includes taxation and indexing of the Family Allowance payments, the increase in personal exemptions for 1973, the staged reduction in the bottom marginal rate of tax to 1976, and the 5 per cent reduction in federal tax with a $100 minimum and a $500 maximum.

The tax structure after indexing allows for the indexing of personal exemptions and brackets. The 1974 tax system is indexed by 6.6 per cent and thereafter the indexing rate is as indicated by the pattern of inflation over the projection interval.

The Ontario data for these estimates are generated from a 10 per cent sample of the 1972 Green Book records for Ontario, comprising 21,780 records. This Green Book sample for Ontario was taken late in October, 1973 and reflects 98 per cent of the 1972 returns processed through initial assessing by the Department of National Revenue. The results obtainable by this preliminary data should closely approximate the results obtainable by using the full sample of records.

When it is available, the final Green Book data will be analyzed in the TISIM model. The step is a part of the continuing process of updating which is undertaken as more current data become available or as improvements in the methodology for simulation and revenue projection are made.

Methodology

TISIM was designed for maximum flexibility, thereby allowing revisions to the program to be made without any major reprogramming. The program consists of a main program and eleven subroutine subprograms. Most of the computational and input/output procedures are performed in these subroutine subprograms. Hence, any additions to the model can be made by inserting new subroutine subprograms, with minimal effect on the other subprograms.

The order of the operations of the program are outlined in a generalized flowchart. These operations are further described in the section "Program Procedure".

The entire program was written in FORTRAN and was run on a UNIVAC 1108 computer. The program can be run on most other machines with a minimal amount of conversion. The only major revisions that would be necessary are in the routines that handle the data input from tape.

THE MAIN PROGRAM

The main program is primarily a control program which accesses the various subroutine subprograms. However, some very important computations are performed in the main program.

TISIM has the capacity to assess the impact of indexing brackets and exemptions together or separately. The first computation is the calculation of the rates of indexing of brackets and exemptions compounded from the base year to the target year.

The second computation performed in the main module is the calculation of Occupancy Cost, a data item used to determine the Property Tax Credit. As this item does not appear on the 1972 data, it must be computed using the following formula:

Actual 1972 Credit + 1% of 1972 Taxable Income.

If this result exceeds $100, then Occupancy Cost is further adjusted by subtracting $90 and then multiplying by 10. If Occupancy Cost is reported in the data sets of subsequent taxation years, then this entire computation will not be necessary.

Third, where the base year of the data precedes 1974 and where the taxation of Family Allowances is desired, the amount of Family Allowances to be added to the taxfiler's income must be determined. This amount is the product of the flat rate per child allowance (specified as a run control parameter) and the number of dependents under 18 claimed by the taxfiler.

Fourth, after income sources have been extrapolated from the base year to the target year, "Total Income" must be recalculated (as the sum of the extrapolated income sources). Where applicable, this figure for "Total Income" will include Family Allowances as computed above.

Fifth, after "Earnings from Employment" have been extrapolated, it may be necessary to adjust the "Employment Expense Allowance". This in turn affects "Total Income" and "Taxable Income".

Sixth, certain post tax calculation items are accumulated in the main program for the summary table generated in the subroutine PRETAB.

THE SUBROUTINE SUBPROGRAMS

1. PARAM

This routine reads in and prints the control parameters for the run. These parameters are described in detail in the section "Run Control Parameters for TISIM".

2. INDBRK

This routine computes the two income tax schedules, unindexed and indexed, that are used in the run. The inputs are the unindexed income brackets in the target year, the corresponding marginal tax rates in the target year, and the rate of indexing of brackets compounded from the base year to the target year.

3. INDXMP

In this routine, the indexed values of the personal exemptions (single, married, aged, child under 16 and child 16 and over) for the target year are computed. The input consists of the corresponding unindexed values of the personal exemptions and the rate of indexing of exemptions compounded from the base year to the target year.

4. OPEN

This routine accesses all of the system commands necessary for opening the tape input file in preparation for the reading of the income tax records from tape.

5. READIN

The actual reading of income tax records from tape is performed in this routine. The records are read in a block and placed in a vector V. TISIM uses only 78 of the data items from each record. These items are listed in the section "TISIM Input Data Items".

This routine also checks for tape errors and end-of-file and sends an appropriate signal to the main program.

6. XMPADJ

In this subroutine, the total exemptions claimed by the taxfiler are adjusted to take into account changes in exemptions from the base year to the target year. This adjustment is made twice, once for the unindexed tax system, and once for the indexed tax system. Those exemptions which are adjusted include the personal exemption, the married or equivalent exemption, all child and dependent exemptions, the age exemption, and the disability exemption.

7. BLOWUP

The prime function of this routine is to extrapolate the number of taxfilers and income data represented by each input record from the base year to the target year according to a well-defined set of extrapolation coefficients. A thorough description of the methodology used in determining these coefficients is contained in an accompanying publication.[1]

---

1. Nancy Bardecki, The Extrapolation of Taxfilers and Income, Ontario Tax Studies 9a (Toronto: Ministry of Treasury, Economics and Intergovernmental Affairs, 1974).

Income sources are classified into five general categories, with one income growth coefficient (YGRO) associated with each category. Each taxfiler is classified into one of 34 age-occupation-sex classes (see next section -- KLAS), with one demographic growth coefficient (XNTR) for each of the 34 classifications.

The income growth coefficients are determined from time series data representing the entire economy. Hence, this data reflects population growth as well as income growth. Therefore, the income growth coefficients used in the extrapolation implicitly contain demographic factors. Thus, since the extrapolation procedure used in TISIM extrapolates income sources on an individual taxfiler basis, it is necessary to normalize the income growth coefficient (YGRO) by removing (i.e. dividing by) the demographic growth coefficient (XNTR).

The number of taxfilers represented by a given input record is extrapolated using the age-occupation-sex classification as the sole criterion.

8. KLAS

In this subroutine, each taxfiler is classified according to sex, age, and occupation. In addition, the number of taxfilers in each of the above classifications is accumulated for the purpose of generating a table showing the demographic characteristics of the taxfiling population.

The age of the taxfiler is determined from his or her year of birth and the base year. The age groups are:

Age Class	Age (in target year)
1	Under 25
2	25-39
3	40-64
4	65 and over
5	Age not given

9. TAXCAL

In this subroutine, the actual calculation of income tax is performed. This calculation is based on the extrapolated incomes and on the tax system for the target year.

Before computing tax, "Taxable Income" must be determined. Hence, allowable CPP and UIC deductions must be calculated. In calculating the allowable CPP deduction it is assumed that the contribution rate does not change over time. However, the levels used for the Year's Maximum Pensionable Earnings (YMPE) and the Year's Basic Exemption (YBE) in the target year are those levels agreed upon by the federal and provincial governments for the purpose of amending the Canada Pension Plan.

In calculating the allowable UIC deduction, the programs permits the "phasing-in" of those persons who did not contribute to UIC before 1972. Persons with insurable income over $7,800 in 1972 paid only 40 percent of the full premium rate. Similarily, in 1973, persons earning over $8,320 paid 60 percent of the full rate and in 1974, persons earning $8,840 or more paid 80% of the full rate. By 1975, and thereafter, all persons paid the full premium rate. As contribution rates and insurable earnings ceilings for UIC beyond 1974 were not available when TISIM was developed, it was assumed that the 1974 figures (1.4 percent and $8,840) would not change after 1974. Even though this situation is highly unlikely, the differences in the results which are attributable to this assumption are minimal. Nevertheless, as the model undergoes further refinement, an attempt will be made to extrapolate UIC premium rates and insurable income ceilings into the future.

These new allowable CPP and UIC deductions are then used to adjust the value of "Net Income" computed in the MAIN program. Also, the dividend tax credit is recalculated using the extrapolated figure for taxable Canadian dividends.

Income tax is computed twice in this routine, once using the unindexed schedule, and once using the indexed schedule. Also, since exemptions are higher in an indexed system, there will be two different amounts for "Taxable Income".

For the unindexed tax system, "Taxable Income" is the difference between "Net Income" and total personal exemptions unindexed (includes medical expenses and charitable donations). Federal income tax is computed using the unindexed tax schedule. Dividend tax credits, the federal tax reduction, tax adjustments and foreign tax credits are applied wherever applicable to arrive at "Federal Tax Payable". "Provincial Tax Payable" is computed as a user-defined percentage of "Basic Federal Tax". Ontario Tax Credits are calculated by applying user-defined parameters, unindexed total exemptions and unindexed "Taxable Income" to the current tax credit formula.

For the indexed system, the above procedure is repeated using the indexed tax schedule and indexed exemptions (hence, a lower figure for "Taxable Income").

10. PRETAB

This routine produces a preliminary or summary table containing totals for some of the more important variables in the program. These variables include the total cost of Ontario Tax Credits in the base year, the total gross income of all taxfilers extrapolated to the target year and the total value of "indexed" Family Allowances to all taxfilers in the target year. Also, a comparison table showing totals before indexing and after indexing and percentage change is generated for the following items:

i) Taxable Income
ii) Federal Income Tax Payable
iii) Number of Federal Taxpayers
iv) Provincial Income Tax Payable
v) Number of Provincial Taxpayers
vi) Exemptions
vii) Ontario Tax Credits
viii) Number Claiming Credits

11. ACCUM

In this routine, certain calculated variables are accumulated according to well-defined income classes for the purpose of generating a series of eight incidence tables. There are twenty gross income classes defined as follows:

1.	up to $1,000
2.	1,000 - 1,999
3.	2,000 - 2,999
4.	3,000 - 3,999
5.	4,000 - 4,999
6.	5,000 - 5,999
7.	6,000 - 7,999
8.	8,000 - 9,999
9.	10,000 - 11,999
10.	12,000 - 14,999
11.	15,000 - 19,999
12.	20,000 - 24,999
13.	25,000 - 34,999
14.	35,000 - 49,999
15.	50,000 - 74,999
16.	75,000 - 99,999
17.	100,000 - 149,999
18.	150,000 - 199,999
19.	200,000 - 499,999
20.	500,000 and over

The output tables provide the following information for each income class and totals:

Table #1 -	i)	Number of Taxfilers
	ii)	Total Income
	iii)	Average Income
Table #2 -	i)	Total Taxable Income - Unindexed
	ii)	Total Taxable Income - Indexed
	iii)	Average Taxable Income - Unindexed
	iv)	Average Taxable Income - Indexed
	v)	Difference in Average Taxable Income
Table #3 -	i)	Total Federal Tax - Unindexed
	ii)	Total Provincial Tax - Unindexed
	iii)	Total Federal Tax - Indexed
	iv)	Total Provincial Tax - Indexed

Table #4 - i) Difference in Federal Tax
ii) Difference in Provincial Tax
iii) Difference in Total Tax

Table #5 - i) Average Federal Tax - Unindexed
ii) Average Provincial Tax - Unindexed
iii) Average Federal Tax - Indexed
iv) Average Provincial Tax - Indexed

Table #6 - i) Difference in Average Federal Tax
ii) Difference in Average Provincial Tax
iii) Difference in Average Total Tax

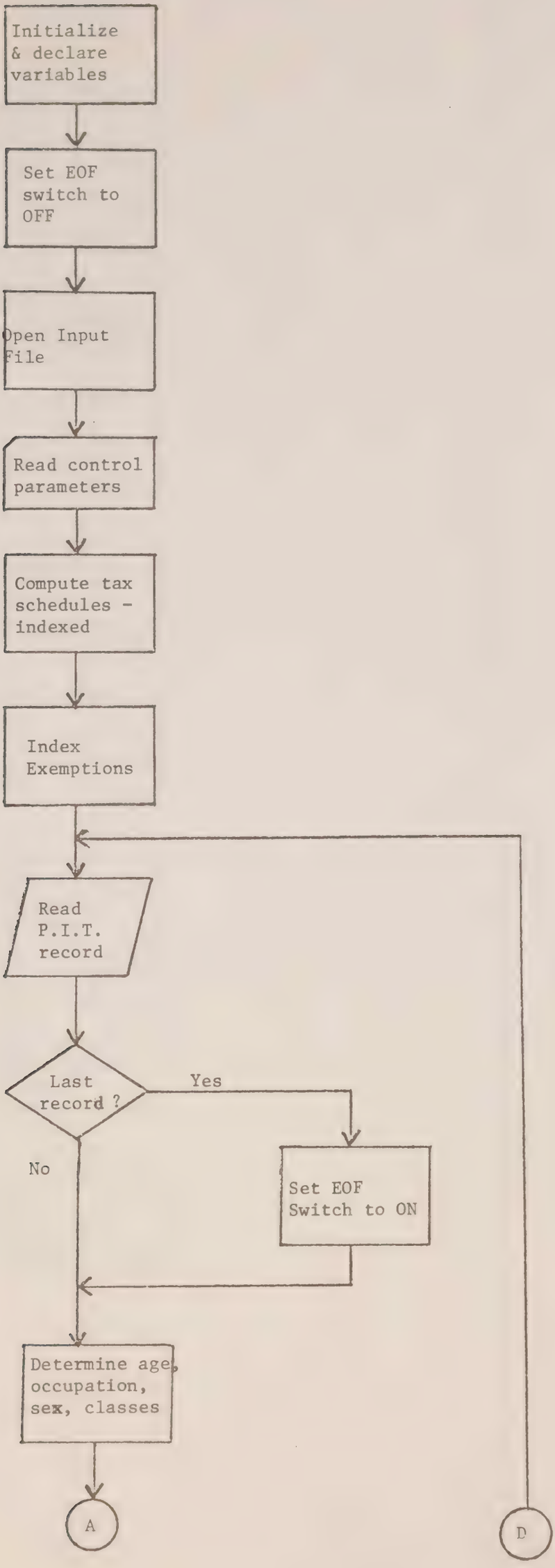
Table #7 - i) Incidence of Tax - Unindexed
ii) Incidence of Tax - Indexed

defined as total tax expressed as a proportion of total income

Table #8 - i) Number of Claimants - Unindexed
ii) Total Credits - Unindexed
iii) Average Credit - Unindexed
iv) Number of Claimants - Indexed
v) Total Credits - Indexed
vi) Average Credit - Indexed

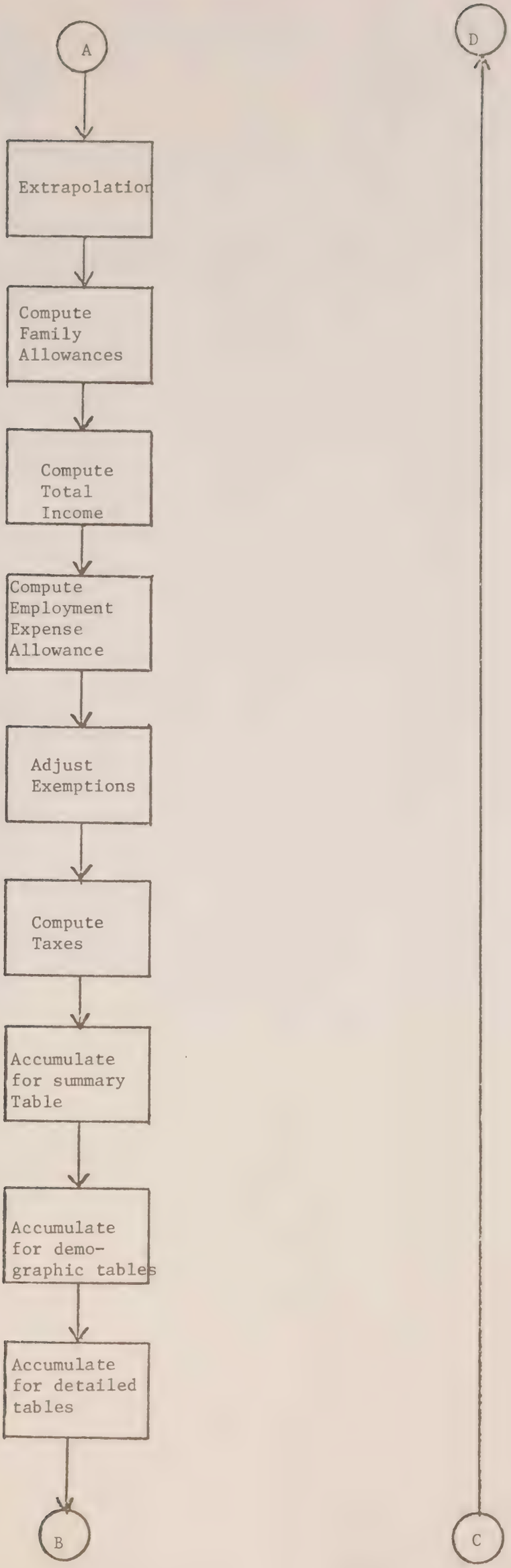
Step	TISIM Program Procedure	Subprogram
1	Initialization and declaration of program variables	MAIN
2	Set end-of-file switch to OFF	MAIN
3	Open input file (preparatory to reading income tax records from tape)	OPEN
4	Read and print run control parameters	PARAM
5	Compute unindexed and indexed income tax schedules for the target year	INDBRK
6	Compute the indexed value of exemptions in the target year	INDXMP
7	Read income tax record from tape and check to see if this is the last record on the tape	READIN
8	If this record is the last record on the tape, set end-of-file switch to ON	MAIN
9	Determine age class, occupation class, and sex class for this tax record	KLAS(3)
10	Extrapolate income sources and number of taxfilers from the base year to the target year	BLOWUP
11	If the base year is 1973 or before, compute total family allowance	MAIN
12	Compute total income (including family allowance where applicable)	MAIN
13	Compute employment expense allowance and deduct from total income	MAIN
14	Adjust total exemptions - take the difference between total exemptions in the base year and (a) total exemptions (unindexed) in the target year, (b) total exemptions (indexed) in the target year.	XMPADJ
15	Compute allowable CPP deduction and UIC deduction Compute taxable incomes - unindexed and indexed Compute federal and provincial taxes payable - unindexed and indexed.	TAXCAL
16	Accumulate data items for the summary table	MAIN
17	Accumulate data items for the demographic tables	KLAS(1)
18	Accumulate data items for the detailed tables	ACCUM(1)
19	If end-of-file switch is OFF, read next tax record (go back to step 7) and proceed to this step again; otherwise proceed to step 20.	MAIN
20	Generate summary table	PRETAB
21	Generate demographic tables	KLAS(2)
22	Generate detailed tables	ACCUM(2)
23	Print end-of-run statistics	MAIN
24	End of execution	MAIN

TISIM -- General Flowchart



Cont'd

TISIM -- General Flowchart



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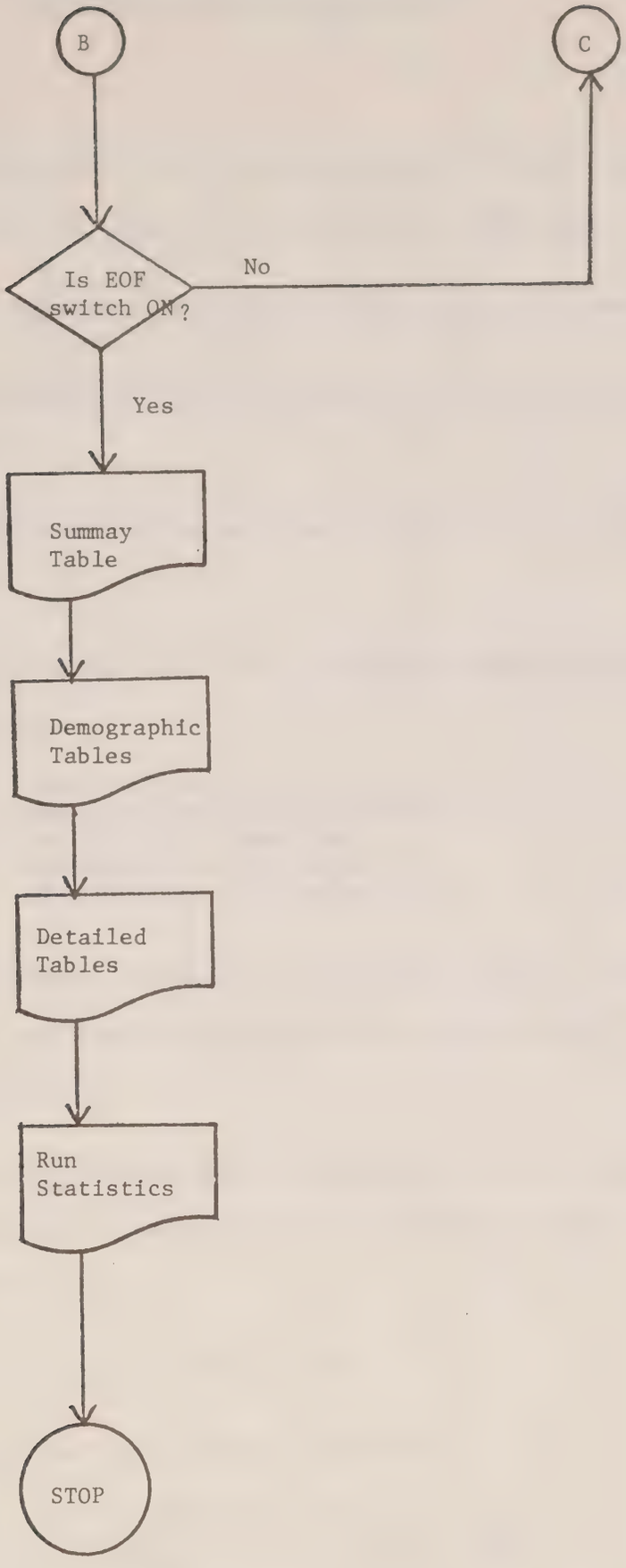
TISIM - General Flowchart



Run Control Parameters for TISIM

The following is a list of the necessary run control parameters for TISIM in the order in which they are read in the subroutine PARAM:

1. The target year (IYR) and the year of the data base (IBYR);

2. The thirteen unindexed tax bracket ceilings for the target year;

3. The thirteen federal marginal tax rates for the target year;

4. The unindexed value of the following exemptions in the target year:

   (i) personal exemption
   (ii) married or equivalent exemption
   (iii) age/disability exemption
   (iv) exemption per child under 16
   (v) exemption per child 16 and over

5. The rates of indexing to be applied to the tax brackets for each year beginning with the base year and ending with the target year;

6. The rates of indexing to be applied to the tax exemptions for each year beginning with the base year and ending with the target year;

7. The Provincial income tax rate;

8. The federal tax reduction particulars:

   (i) rate of reduction (5.0% in 1974)
   (ii) the minimum reduction ($100 in 1974)
   (iii) the maximum reduction ($500 in 1974)

9. The Ontario Tax Credit particulars:

   (i) the basic credit
   (ii) the percentage of total exemptions in the sales tax credit
   (iii) the basic pensioner credit
   (iv) the percentage of taxable income which offsets the credit
   (v) the maximum credit
   (vi) the value of any additional credit available only to taxfilers with occupancy cost

10. The annual Family Allowance payment per child in the target year;

11. The five income growth coefficients for the target year; and

12. The 34 demographic growth coefficients for the target year.

Notes:

1. "Unindexed" in the above sections should be interpreted as the absence of indexing up to and including the target year.

2. Normally, sections 5 and 6 will be identical. Nevertheless, it is possible to measure the impact of indexing only exemptions and not brackets, or vice versa, or indexing each at different rates.

TISIM Extrapolation

Position of Variable Extrapolated	Green Book Label for this Variable	Coefficient of Extrapolation
V(27)	NUMBER	XNTR(i) where i = 1,...,34 depending on the age-occupation-sex code for this taxfiler
V(28)	SALARY	YGRO(1)/XNTR(i)
V(29)	COMMEMP	YGRO(1)/ "
V(30)	OTHEARN	YGRO(5)/ "
V(31)	COMNET	YGRO(2)/ "
V(32)	BUSNET	YGRO(2)/ "
V(33)	PROFNET	YGRO(1)/ "
V(34)	FNET	YGRO(4)/ "
V(35)	RENTNET	YGRO(3)/ "
V(36)	UICBEN	YGRO(1)/ "
V(37)	OLDAGEP	YGRO(1)/ "
V(38)	PENINC	YGRO(3)/ "
V(39)	PPBEN	YGRO(1)/ "
V(40)	TAXDINS	YGRO(3)/ "
V(41)	BOND	YGRO(3)/ "
V(42)	BANK	YGRO(3)/ "
V(43)	MORGAGE	YGRO(3)/ "
V(44)	TRUST	YGRO(3)/ "
V(45)	ANNUITY	YGRO(3)/ "
V(46)	INVEST	YGRO(3)/ "
V(47)	CALCAPG	YGRO(3)/ "
V(48)	FORINV	YGRO(3)/ "
V(49)	OTHER	YGRO(2)/ "

Where YGRO coefficients are based on income growth for

(1) Wages & Salaries
(2) Small Business
(3) Investment
(4) Farm
(5) General

CELL CLASSIFICATION OF TAXFILERS
BY AGE, OCCUPATION AND SEX (A-O-S)

A-O-S Class	Age	Sex	Primary Occupation
1	Under 25	Male	All
2		Female	All
3	Age 25-39	Male	Employee
4		Female	Employee
5		Both	Farmer
6		Male	Professional
7		Female	Professional
8		Both	Business Proprietor
9		Both	Salesman
10		Male	Investor
11		Female	Investor
12		Male	Pensioner
13		Female	Pensioner
14	Age 40-64	Male	Employee
15		Female	Employee
16		Both	Farmers
17		Male	Professional
18		Female	Professional
19		Both	Business Proprietor
20		Both	Salesman
21		Male	Investor
22		Female	Investor
23		Male	Pensioner
24		Female	Pensioner
25	Age 65 and over	Male	Employee
26		Female	Employee
27		Both	Farmer
28		Both	Professional
29		Both	Business Proprietor
30		Both	Salesman
31		Both	Investor
32		Male	Pensioner
33		Female	Pensioner
34	General	General	General (1)

Note 1: Cell 34 represents all ages and both sexes of the unclassified group. In 1972 and in following years, the military is included in the group; therefore, the general growth rate is assumed to hold.

OCCUPATION DEFINITIONS

Occupation Class	Occupational Category	Occupations Included
1	Farmers & Fishermen	Farmers & Fishermen
2	Professionals	Accountants; Doctors; Lawyers and Notaries; Engineers; Architects; Entertainers; Artists; Nurses and Other
3	Business Proprietors	Foresters; Wholesale Trade; Retail Trade; Insurance Agents; Real Estate Agents; Manufacturing; Construction; Public Utilities; Recreational Services; Business Services; Other Services
4	Salesmen	Salesmen who report commission income from self-employment
5	Investors	Investors and Property Owners
6	Pensioners	Persons whose main source of income is government or company pension
7	Employees	Employees of Business Institutions; Federal, Provincial and Municipal Employees; Teachers & Professors; Unclassified Employees
8	Unclassified	Military; Estates; Those not elsewhere defined

Source: Taxation Statistics 1972, (Ottawa: Information Canada, 1972) pp. 166-168.

Note: The occupation categories and the definitions of the occupations included are those used by the Department of National Revenue.

TISIM Input Data Items

The following data items are read from the 1972 preliminary data tape and are stored in the program in vector V.

Subscript	Green Book Label*	Description
1	YOB	Year of Birth
2	MARSTAT	Marital Status Code
3	OCCUP35	Occupational Code
4	MARIT1	Marital Status Code for tax purposes
5	SEXCODE	Sex Code
6	AGEXEMP	Age exemption
7	DISABLE	Disability deduction
8	EDUCAT	Education deduction
9	MARRYCD	Type of married or equivalent exemption
10	DEPNINC	Married or equivalent income
11	M300NC	Number of dependent children claimed at $300
12	M550N16	Number of dependents aged 16-17 claimed at $550
13	M550N18	Number of dependents aged 18 and over claimed at $550
14	M300NO	Number of other dependents claimed at $300
15	M550NO	Number of other dependents claimed at $550
16	R300NC	Number of dependents claimed at $300 reduced
17	R300CL	Claim of $330 reduced exemptions
18	R550N16	Number of dependents aged 16-17 claimed at $550 reduced
19	R550N18	Number of dependents aged 18 and over claimed at $550 reduced
20	R550CCL	Claim of $550 reduced exemptions
21	R300NO	Number of other dependents claimed at $300 reduced

Subscript	Green Book Label*	Description
22	R3000CL	Claim of other $300 reduced exemptions
23	R550NO	Number of other dependents claimed at $550 reduced
24	R5500CL	Claim of other $550 reduced exemptions
25	CPPEMPL	CPP payable by employer
26	TOTCPAY	CPP contributions on behalf of and by taxpayer
27	NUMBER	Number of taxpayers this record represents (i.e. weight)
28	SALARY	Total earnings from employment
29	COMMEMP	Commissions from employment
30	OTHEARN	Adult training, grants, tips and gratuities
31	COMNET	Net commission from self-employment
32	BUSNET	Business net income
33	PROFNET	Professional net income
34	FNET	Farming and fishing net income
35	RENTNET	Rental net income
36	UICBEN	Unemployment Insurance Benefits
37	OLDAGEP	Old Age Security Pension income
38	PENINC	Superannuation or pension income
39	PPBEN	CPP/QPP Benefits
40	TAXDIVS	Taxable amount of Canadian dividends
41	BOND	Bond interest
42	BANK	Bank interest
43	MORGAGE	Mortgage interest
44	TRUST	Income from trusts
45	ANNUITY	Annuity income
46	INVEST	Other Canadian investment income
47	CALCAPG	Taxable capital gain/loss for the year
48	FORINV	Foreign investment income

Subscript	Green Book Label*	Description
49	OTHER	Other miscellaneous income
50	TOTINC	Total income
51	PERSEX	Basic personal exemption
52	AGEDISA	Age and disability exemption
53	MARREX	Married or equivalent exemption
54	WHOLDEP	Wholly dependent children exemption
55	OTHRDEP	Other dependents' exemption
56	EXEMSTU	Education deduction for students
57	EXEMPT	Total personal exemptions
58	CPPCALD	CPP/QPP deduction
59	UICDEDS	UIC deduction
60	PENSION	Registered pension fund contributions
61	RETIRE	Registered retirement savings plan premiums
62	DUES	Union and professional dues
63	TUITION	Tuition fees
64	CCEALLD	Child care expenses
65	EMPEXAL	General employment expense
66	ALLEXP	Other allowable employment expenses
67	STANDRD	Standard deduction
68	NETMED	Net medical claims
69	NETDON	Net charitable donations
70	OTHERDN	Other deductions
71	TOTDEDN	Total deductions
72	TAXINC	Taxable income
73	PRYRLOS	Allowable prior year loss
74	DIVTXCR	Dividend tax credit
75	FORTXCR	Foreign tax credit
76	TAXADJ	Tax adjustments
77	OMCALR	Property Tax Credit
78	MEDGROS	Gross medical receipts

* The Green Book Labels and Descriptions were obtained from the 1972 Green Book record layout prepared by DNR.